

Fig 1

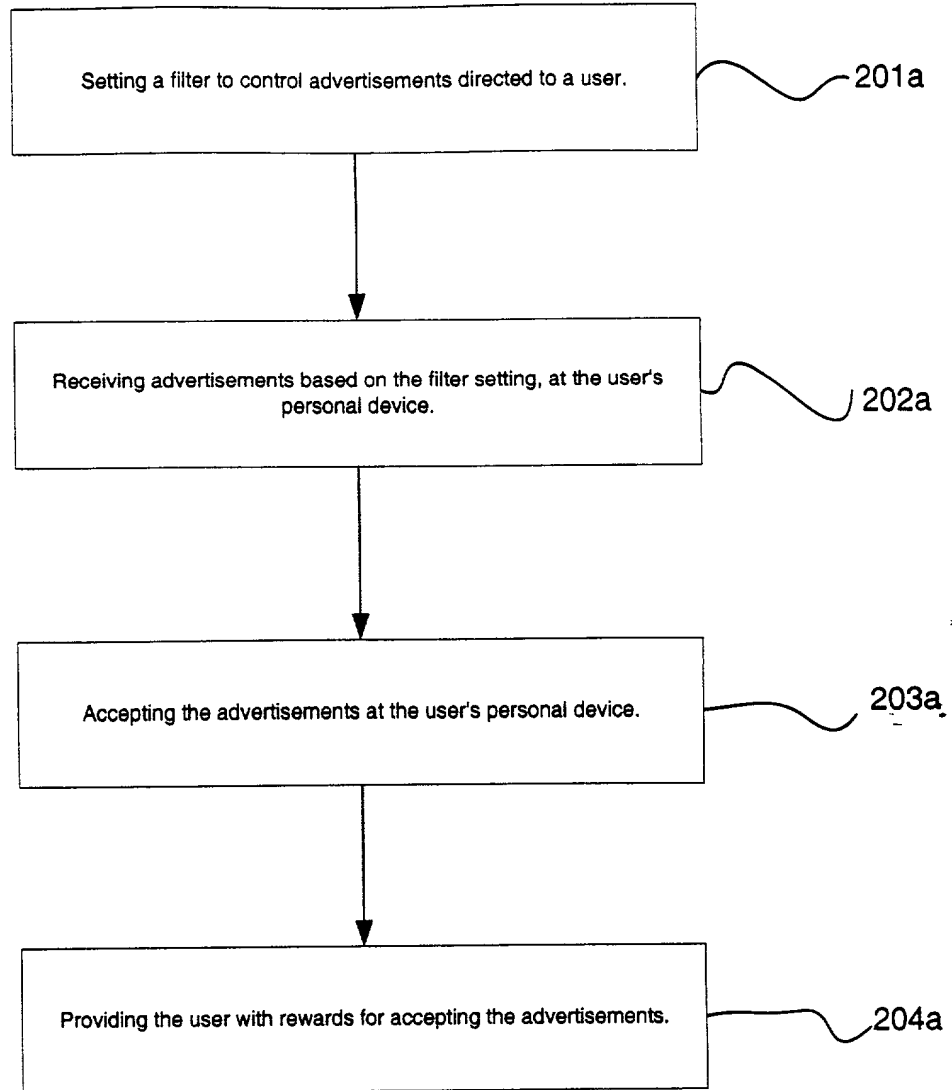


Fig. 2a

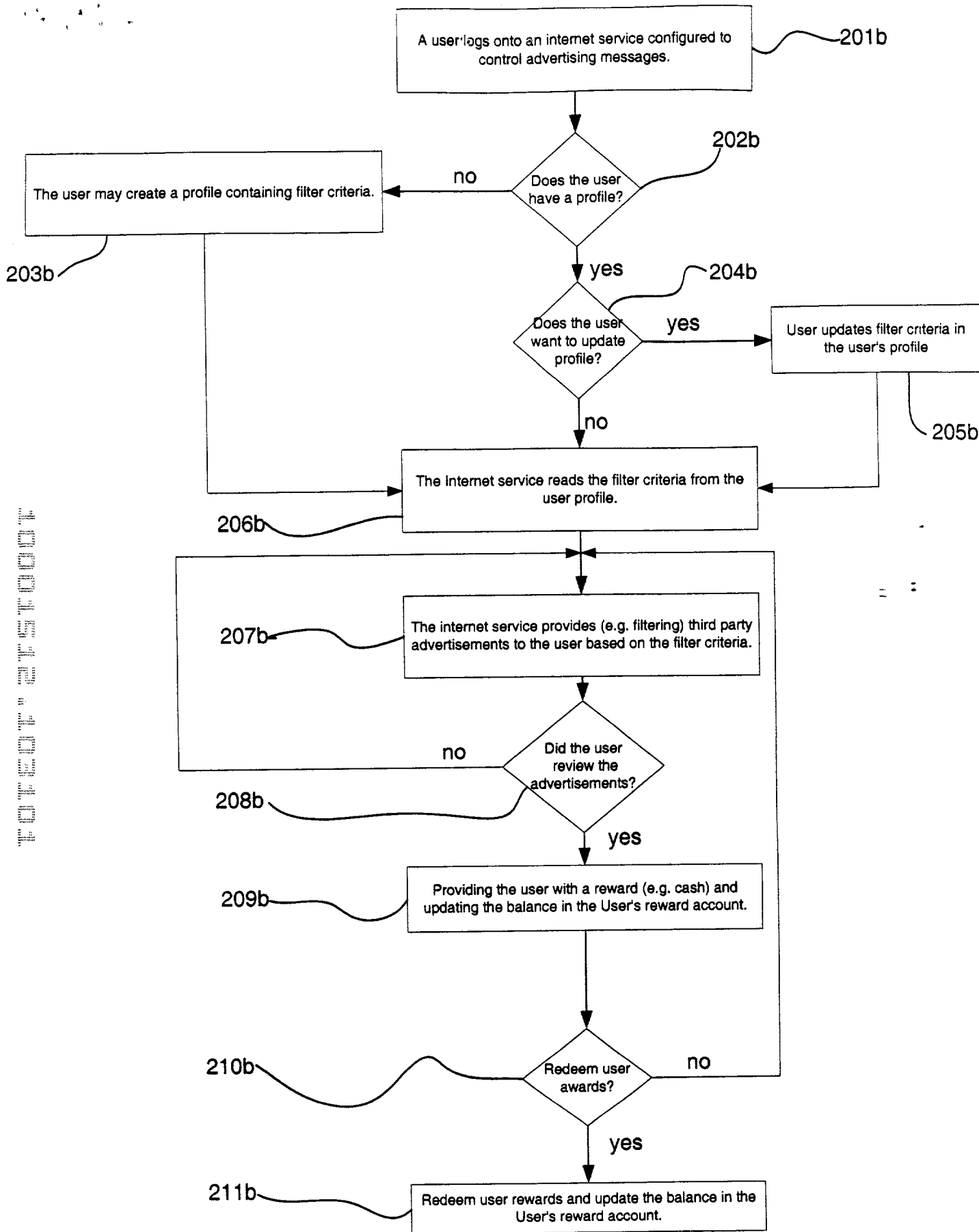


Fig. 2b

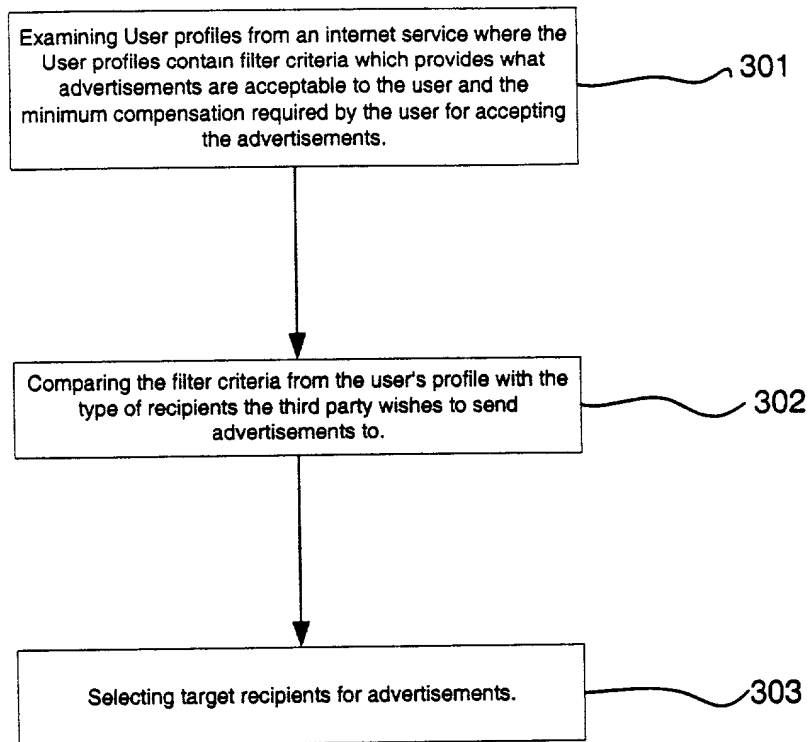


Fig. 3

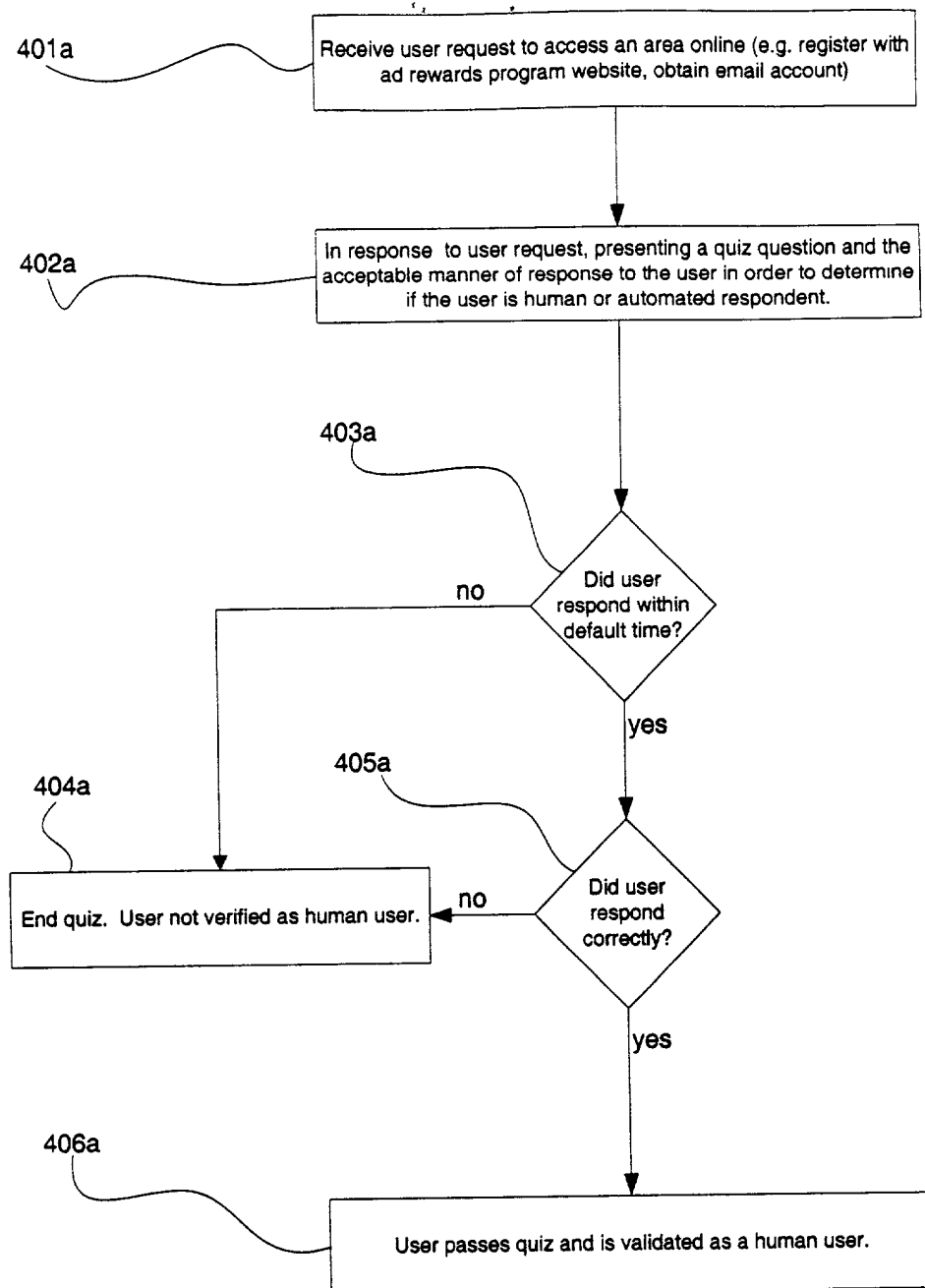


Fig. 4a

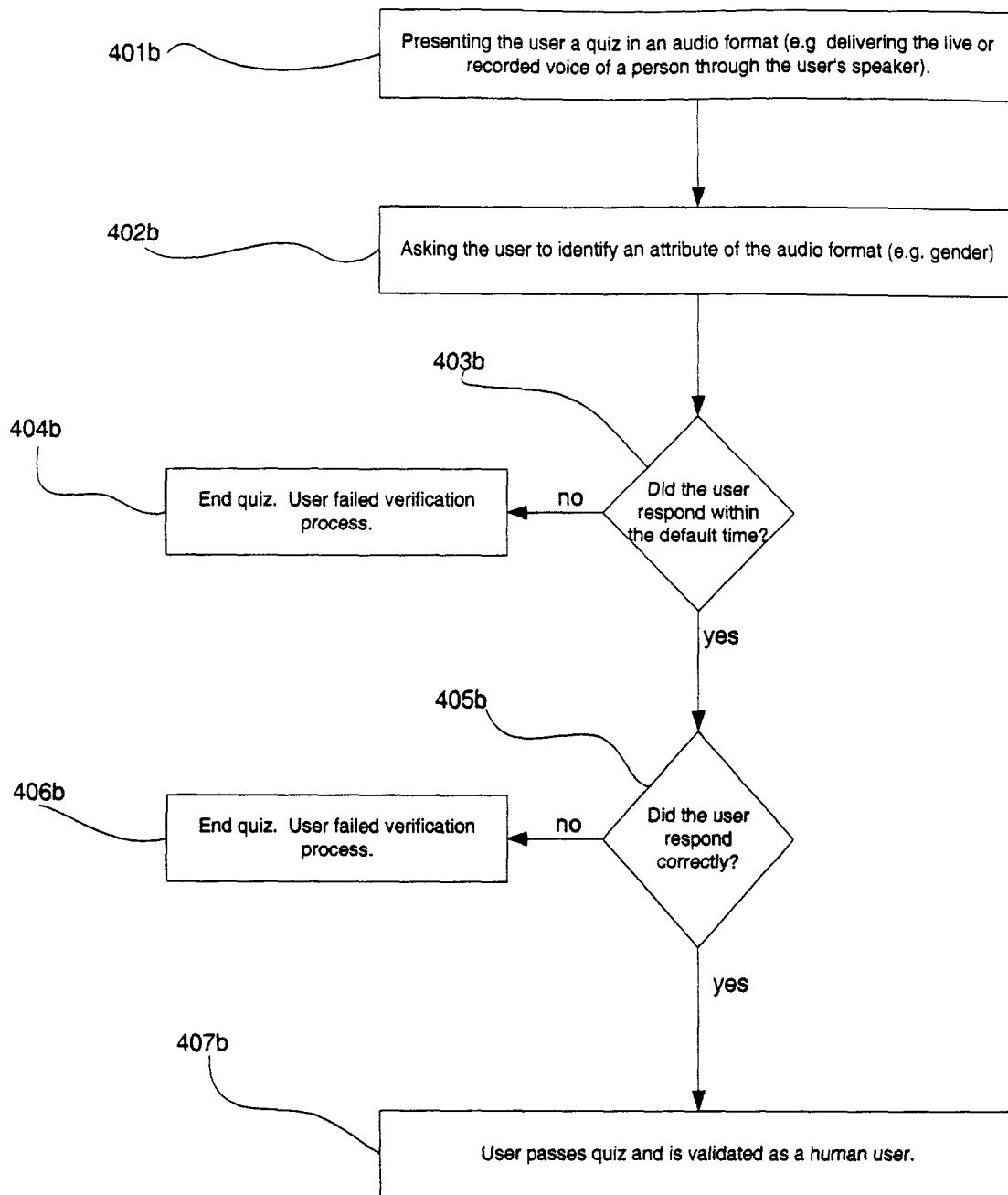


Fig. 4b

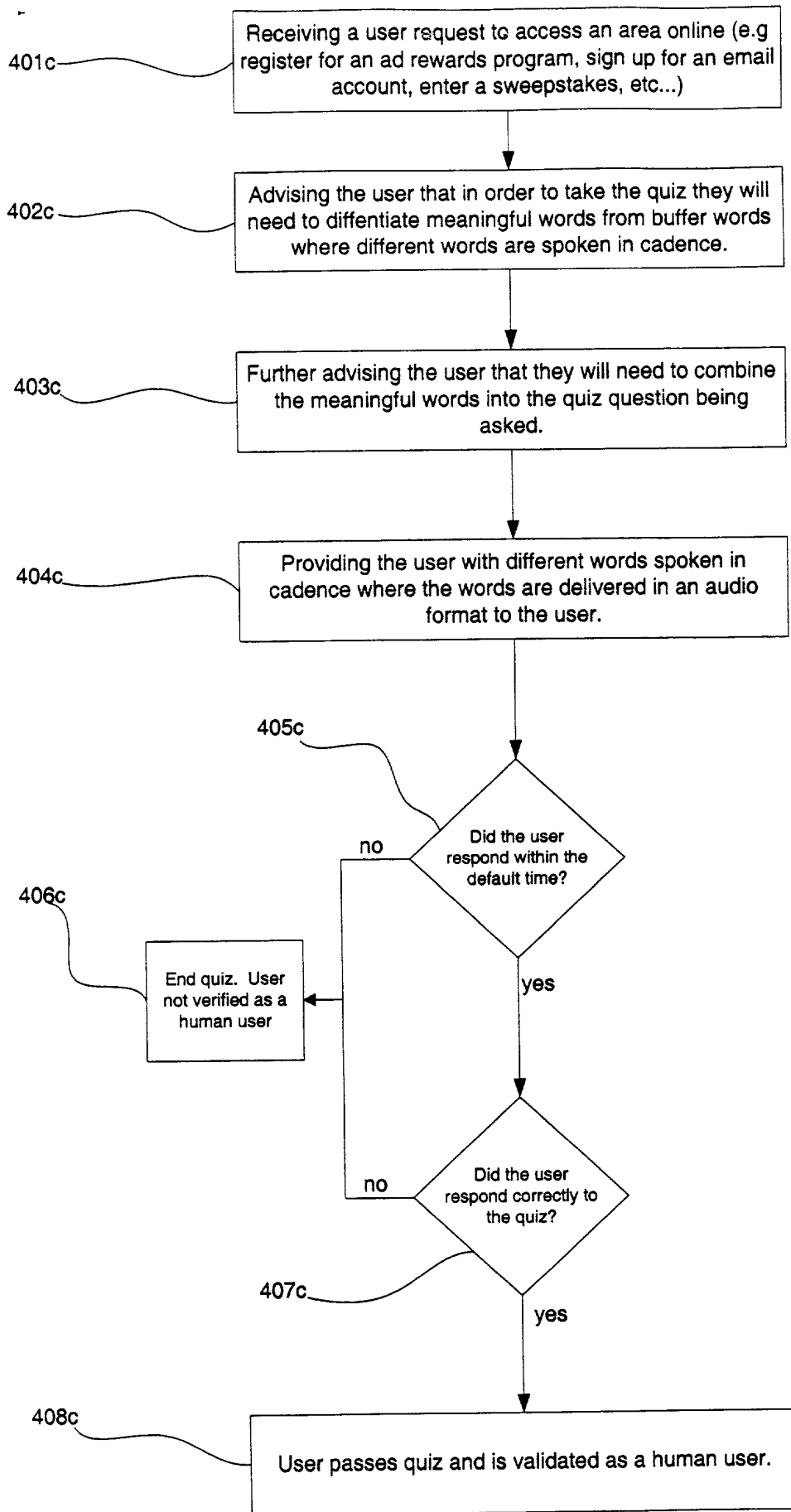


Fig. 4c

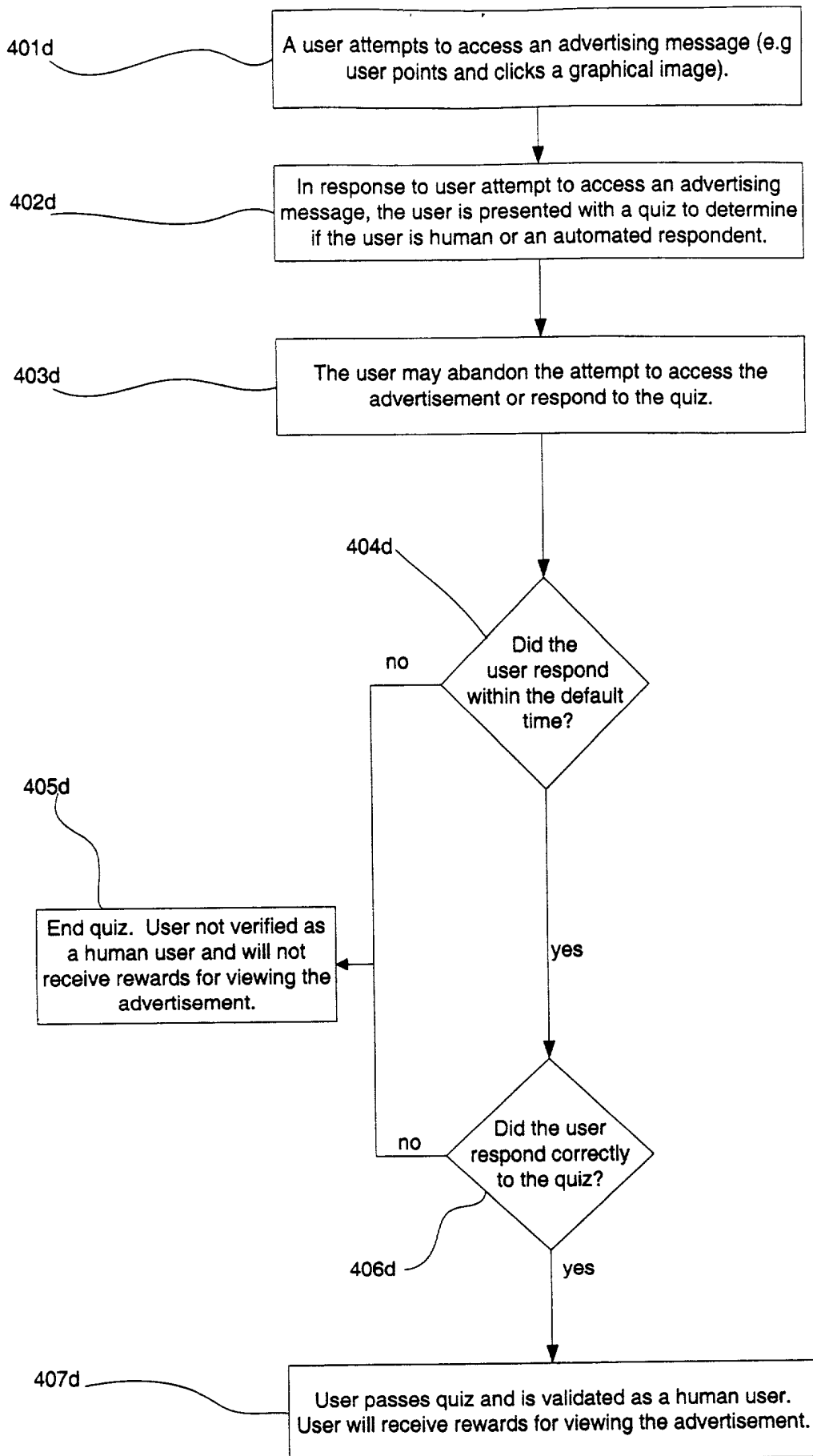


Fig. 4d



User Attribute Configuration Page - Screenshot

Attribute	User Values	Submit on approval for Demographic Qualification	Submit on approval for Demographic Research
Name	Stan Lim	.	.
Age	30		
Gender	MALE	.	.
Date of Birth	.		
Zipcode	08128		
Household Income	.		

500 →

SUBMIT

CANCEL

Fig. 5

100051-10340

Advertiser Specific Bonus Page - Sample Screenshot

Attribute	User Data Available?	Demographic Bonus	Research Bonus	Share for Demographic Bonus?	Share for Research Bonus?	User bonus
Name	-	200	200	-	-	400
Age	-	100	100	-	-	0
Gender	-	100	100	-	-	200
Date of Birth	???	500	500	-	-	0
Zipcode	-	500	500	-	-	1000
Household Income	???	10000	10000	-	-	
Number of cars	5	5000	5000	-	-	10000
Total Bonus						11600

600 →

UPDATE

CANCEL

Notes:

- All Attributes and Bonus rewards are defined by Advertiser
- If user data is available AND shared, user earns bonus for that attribute.
- Each User Bonus item and Total Bonus is calculated automatically, or may require optional "UPDATE" button
- - denotes check boxes that user can check to share attribute and earn bonus. If checked, denoted by c
- ??? denotes input box that user needs to fill out if user wishes to earn bonus for that attribute. In this example, the "5" was entered for "Number of Cars".

Fig. 6

# SmartQuiz™

700

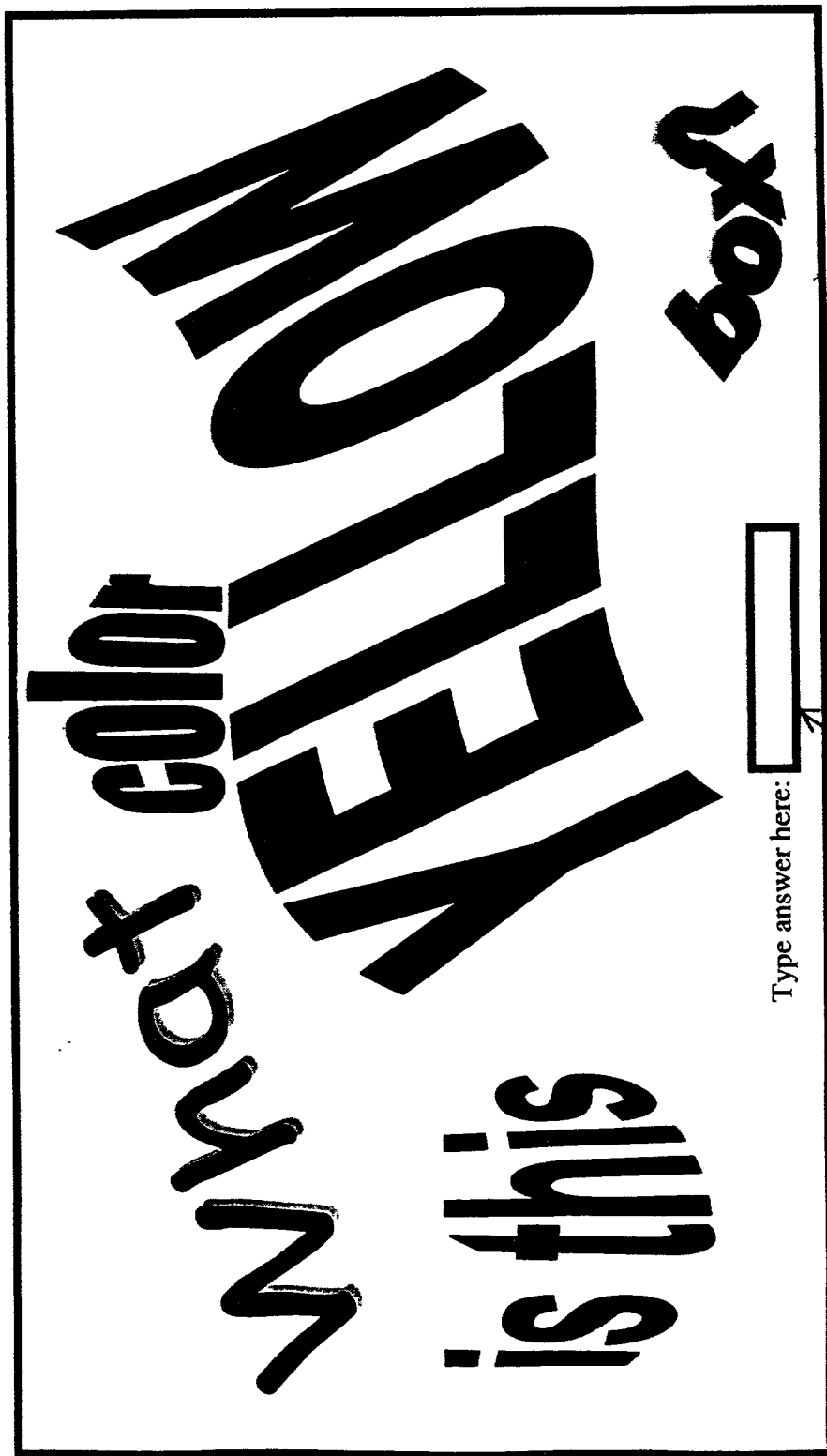
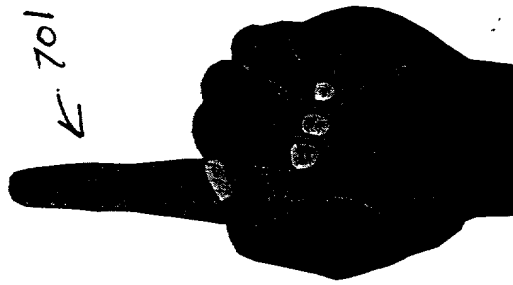


Fig. 7a

# SmartQuiz™

How many  
fingers?



Type answer here:

Fig. 7b

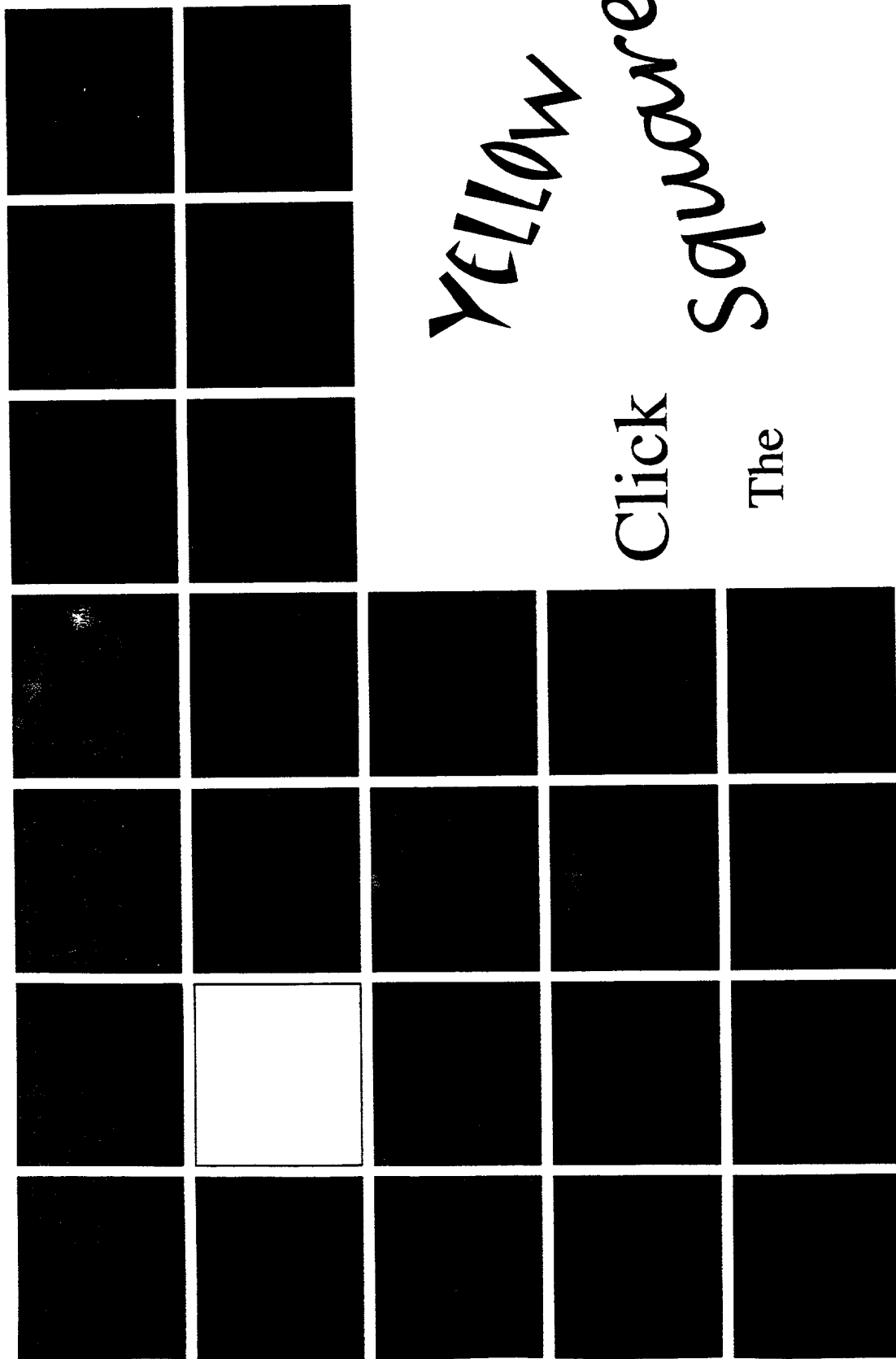


Fig. 7c

# SmartQuiz™

Wednesday?  
Sunday?  
Saturday?  
Today?  
Friday?  
Thursday?  
What Day is  
Tuesday?  
Monday?

Type answer here:

Fig. 7d

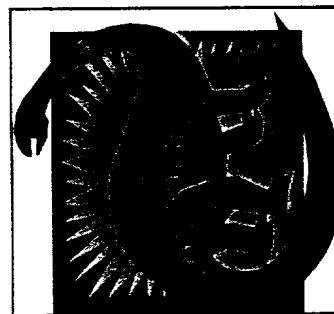
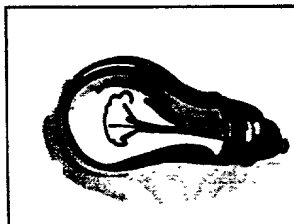
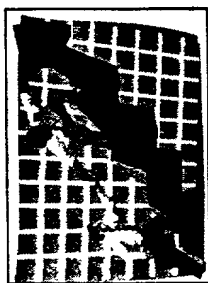
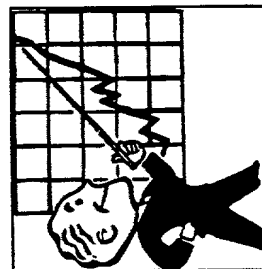
An abstract black and white graphic featuring a large, dark, irregular shape in the center. To the left, there is a large white circle. Above the central shape, there is a smaller white circle. To the right, there is a large white oval and a small white triangle. The background is dark and textured. Handwritten text in the top left corner reads "C. 1000" and "1000".

769

TOTFOF" 21ST00T

700f

702f



Click

The

Baby  
Picture

701f

Fig- 7f



800

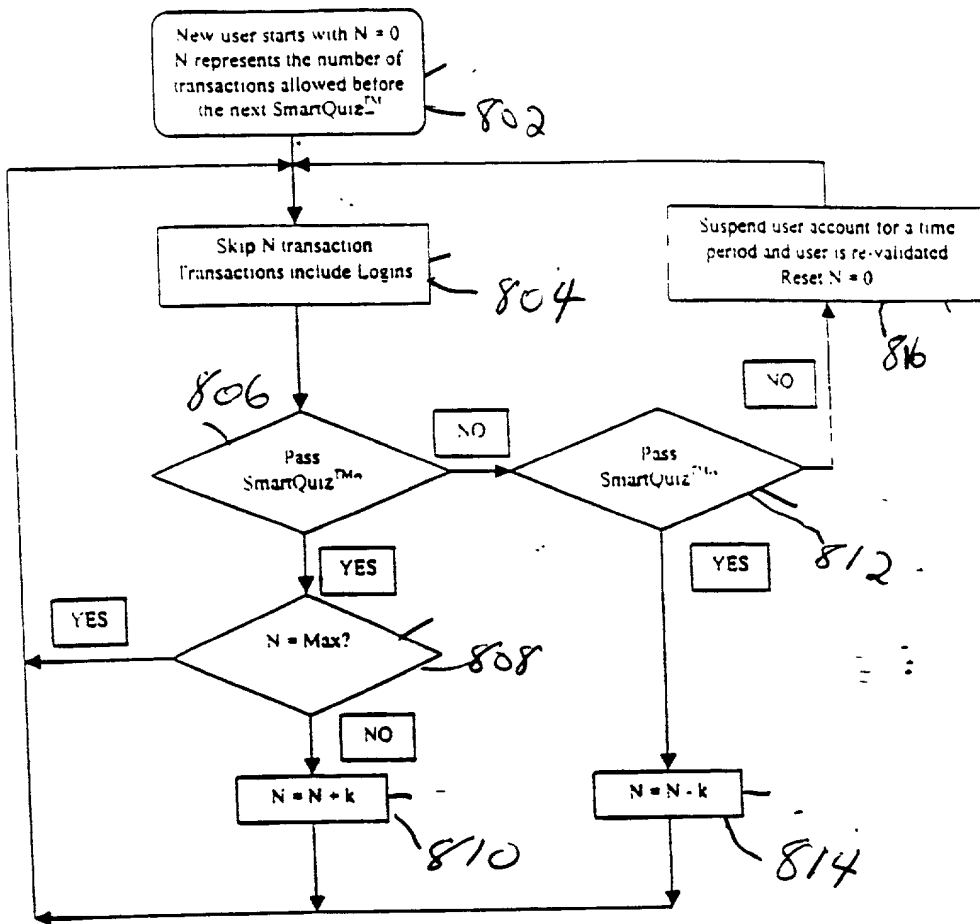


Fig. 8

- Here are a few examples of how Banner Ads will look with the SmartPenny enhancements:

Simple Banner Ad with no dynamic Bonus calculation:

902

Simple Banner Ad with dynamic Bonus calculation:

904

Simple Banner Ad with Java-enabled dynamic Bonus calculation (pop-up window when mouse over):

906

Simple Banner Ad with no Bonus:

908

Fig. 9

100045403401

Samples of what buy screens may look like:



### The SmartPenny success story.

A short biography of the hottest Internet startup and how it rocketed to fame and fortune.

SP 25,000

Click here to buy →



**Whispering Willows Poetry**

All Poems are SP5000  
unless otherwise noted



[Redacted text]



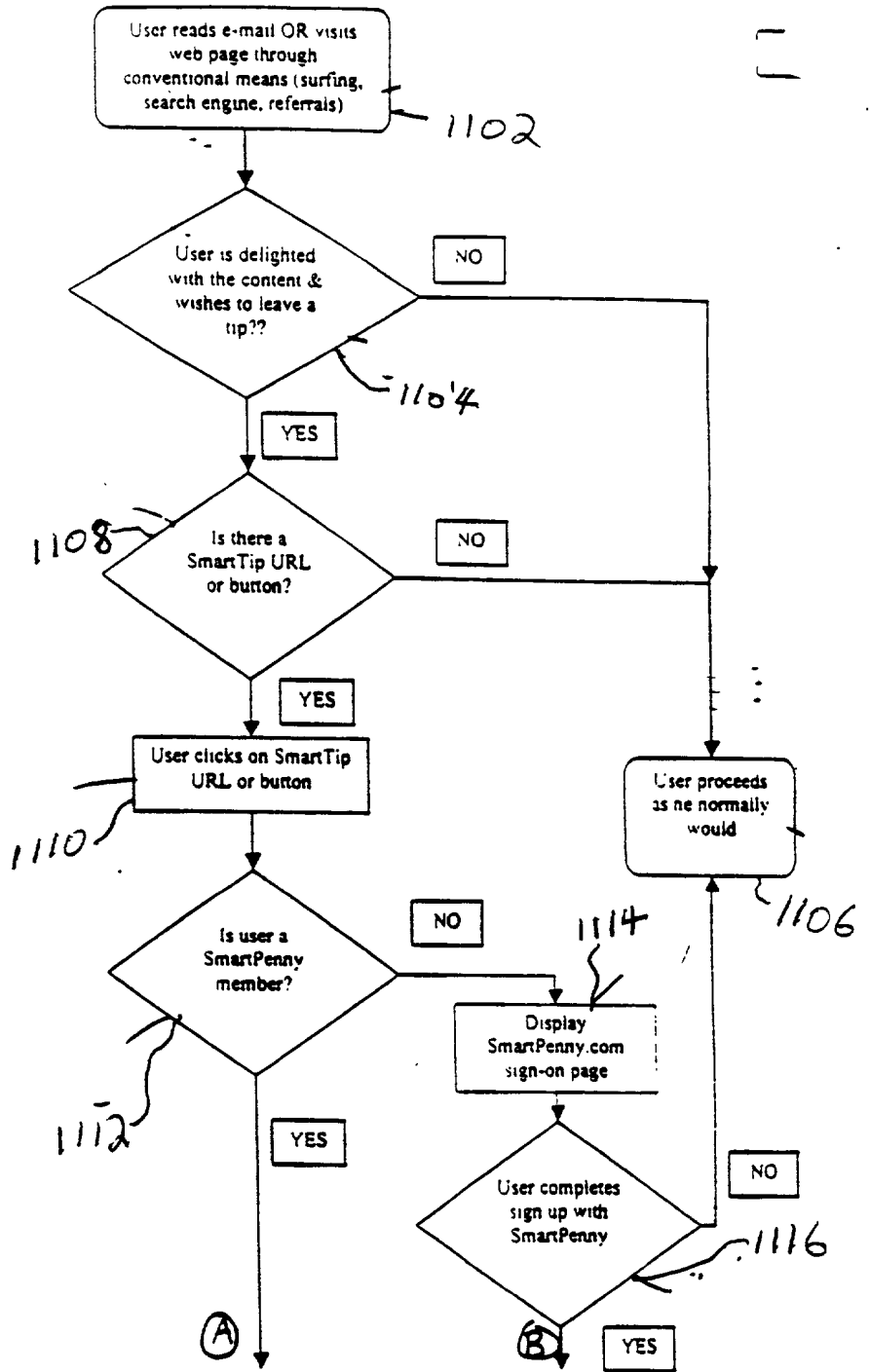
[Redacted text]



**Twilight Dreams** SP7500



Fig. 10



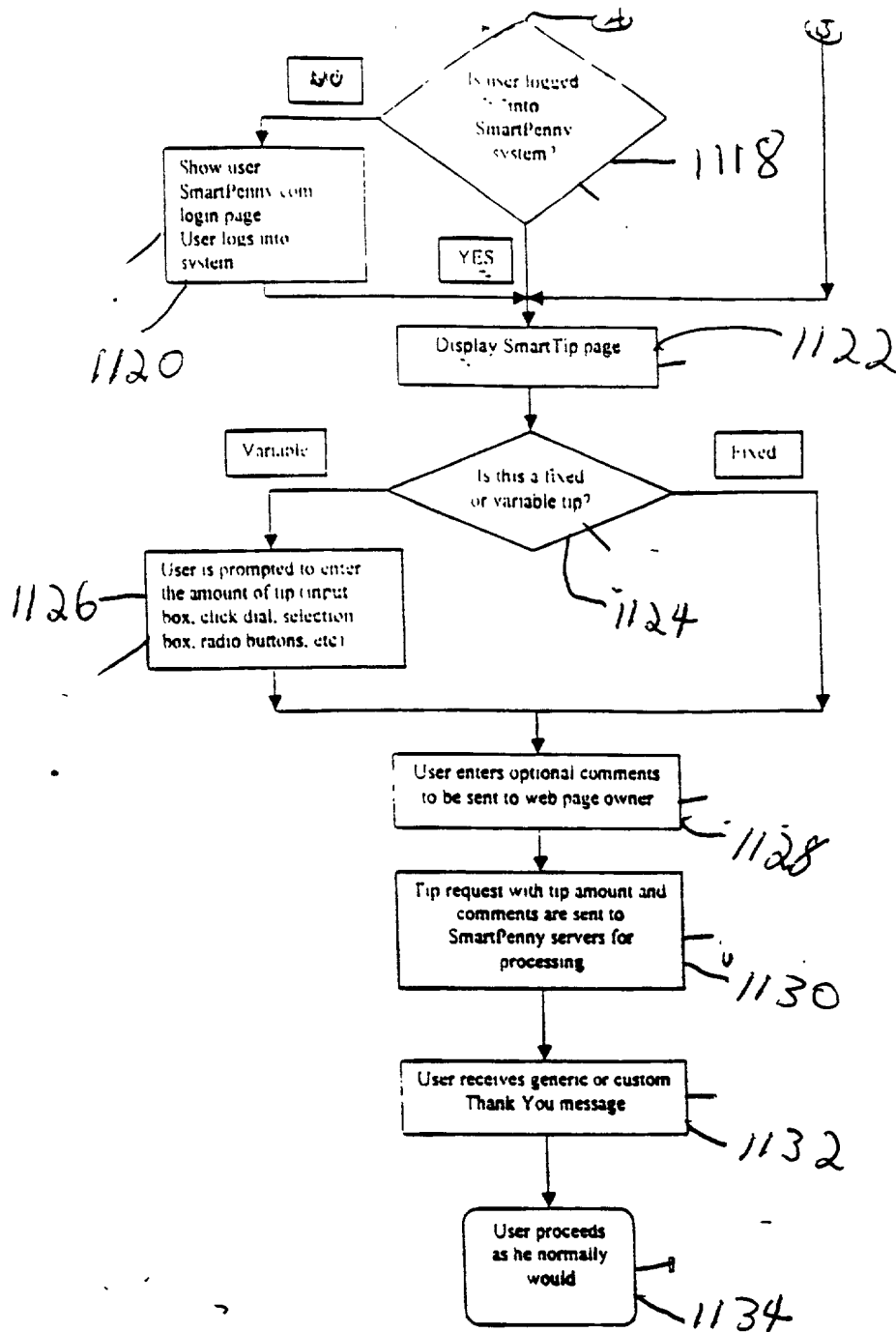
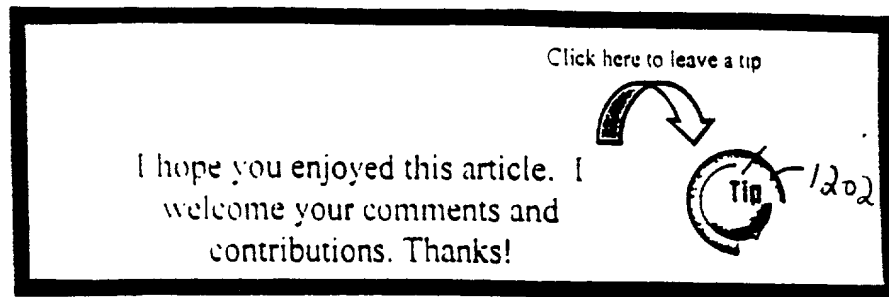


Fig. 116

Content Providers can politely solicit gratuity by including the SmartTip™ button to their web pages. An example is shown below:



## SmartTip™ Screenshots

This is example of what the SmartTip™ window may look like:

Enter Tip Amount \$P  1204

Please enter any comments here:

1206

This screenshot shows a SmartTip window. It has a text input field for the tip amount, which is set to '2500'. To the right of the input field is a circular button labeled 'Tip'. Below the input field is a text area for comments. At the bottom of the window are two buttons: 'Submit Tip' and 'Cancel'. The window is labeled '1204' and '1206'.

Fig. 12

1000454 403404  
TOP SECRET

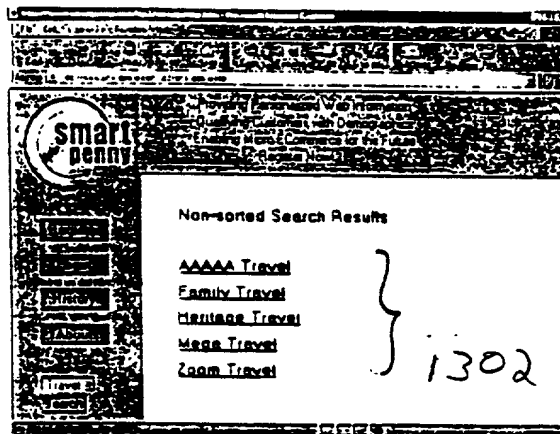


Fig. 13

Smart Penny

Register as a new smartUser

Username:

Password:

Verify Password:

Email Address:

Gender:

☐ I am a member of [Read More](#)

☐ I have terms of [Read More](#)

✓ 1402

Fig. 14

FIG. 14



10001512 403104

The image is a screenshot of a web browser displaying the 'smart penny' website. The browser's address bar shows 'http://www.smartpenny.com/'. The website has a dark header with the 'smart penny' logo on the left. Below the logo is a vertical navigation menu with links: 'Home', 'About Us', 'Contact Us', 'Privacy Policy', 'Terms of Service', and 'FAQ'. The main content area has a title 'Login to your account' and a subtitle 'Please enter your email address and password to log in'. There are two input fields: 'Email' and 'Password'. Below these fields is a 'Login' button. To the right of the login fields, there is a link that says 'Forgot your password?'. The browser's status bar at the bottom shows 'Page 1 of 1'.

1502

Fig. 15

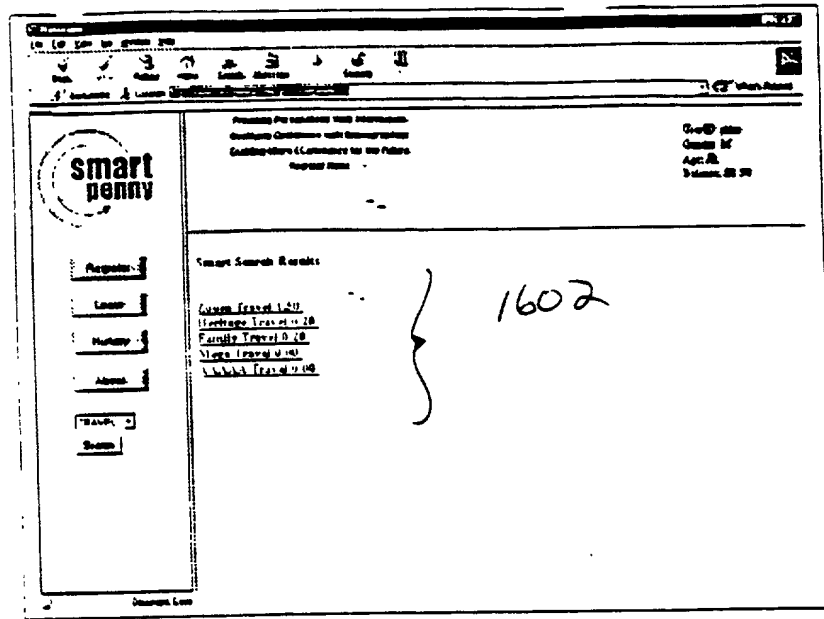


Fig. 16

10004543 109404

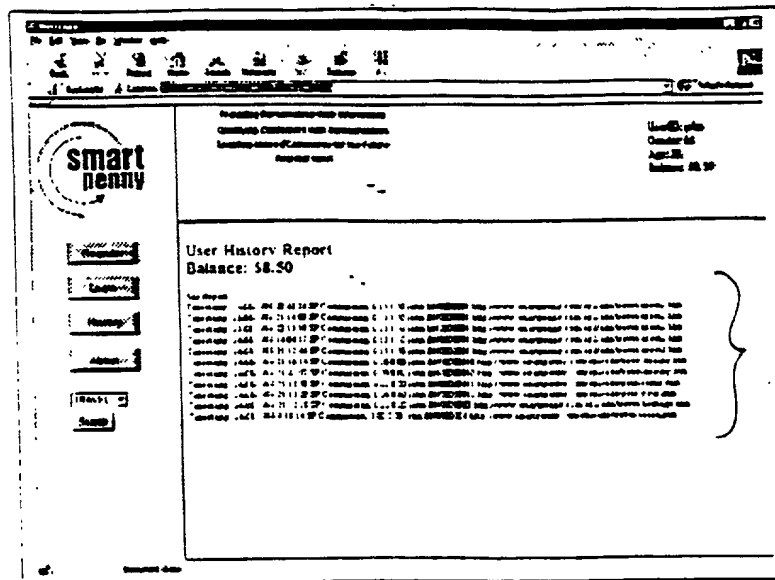


Fig. 17

Demographic Reward Matrix

Gender	Age	Six months of daily usage? (Due for vacation)	Show Banner?	Reward
MALE	Young	NO	NO	\$ 1.50
MALE	Young	YES	YES	\$ 3.50
MALE	Middle	NO	NO	\$ 0.50
MALE	Middle	YES	YES	\$ 2.50
MALE	Senior	NO	NO	\$ 0.50
MALE	Senior	YES	YES	\$ 2.50
MALE	None Given	NO	NO	\$ 0.50
MALE	None Given	YES	YES	\$ 2.50
FEMALE	Young	NO	NO	\$ 1.10
FEMALE	Young	YES	YES	\$ 3.10
FEMALE	Middle	NO	NO	\$ 0.20
FEMALE	Middle	YES	YES	\$ 2.20
FEMALE	Senior	NO	NO	\$ 0.10
FEMALE	Senior	YES	YES	\$ 2.10
FEMALE	None Given	NO	NO	\$ 0.10
FEMALE	None Given	YES	YES	\$ 2.10
None Given	Young	NO	NO	\$ 1.00
None Given	Young	YES	YES	\$ 3.00
None Given	Middle	NO	NO	\$ 0.10
None Given	Middle	YES	YES	\$ 2.10
None Given	Senior	NO	NO	\$ .
None Given	Senior	YES	YES	\$ 2.00
None Given	None Given	NO	NO	\$ .
None Given	None Given	YES	YES	\$ 2.00

1802

Fig. 18



FIG. 19

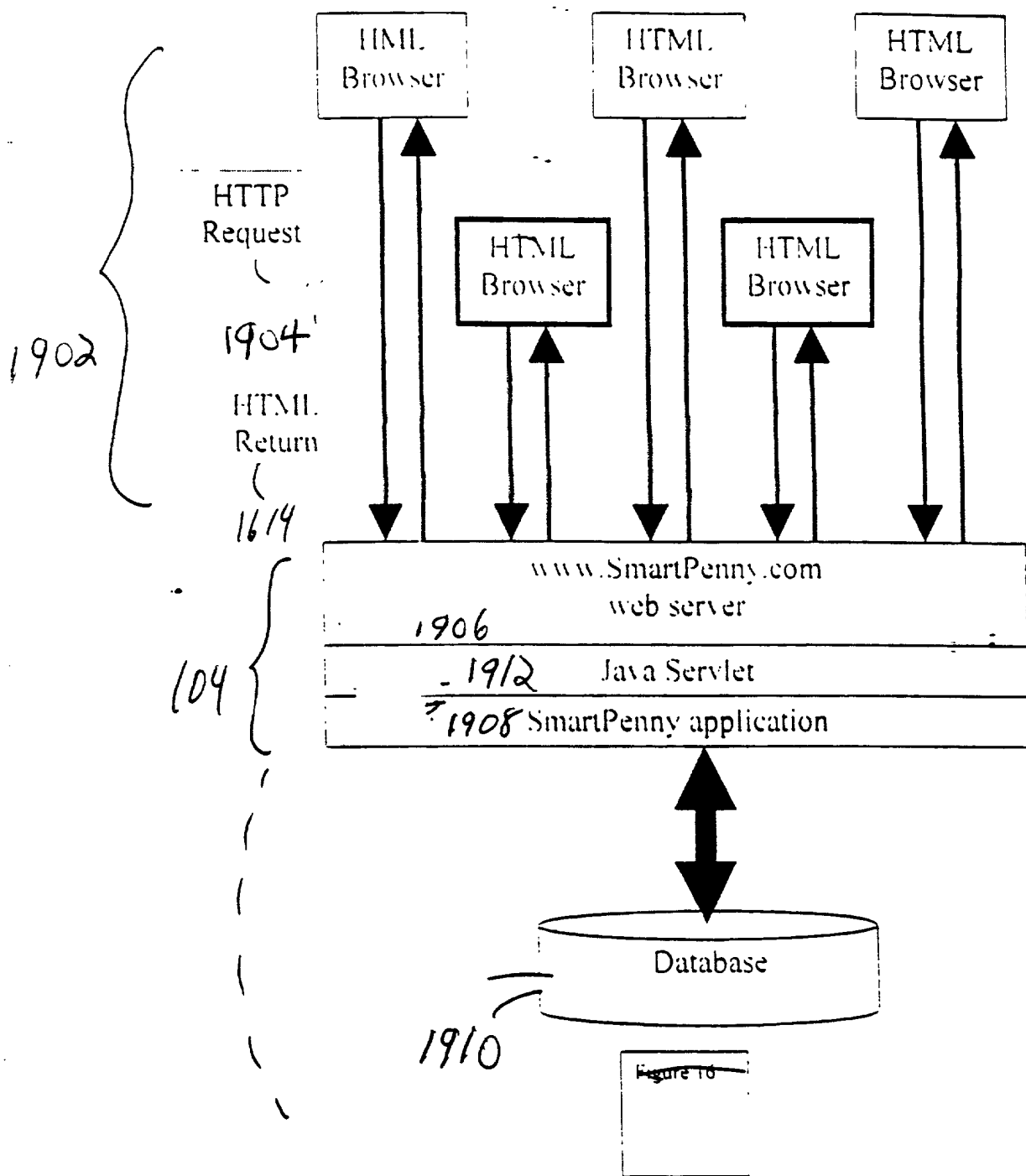


Fig 19

## Merchant Account Priority Bid Matrix

Enter your destination URL and the desired bid for each consumer attribute. The combination of your bid matrix and the customers' profile will create a unique search result list sorted by resulting bids. You have the option of passing a portion of your bid along to the consumer when the click to your site. Enter the percentage of the resulting bid you wish to pass on to your visiting customer in the percent field.

Pass Through Percent: ☒ 0% ☐ 25% ☐ 50%

URL:

Returning Customer = "Yes"?

Keywords:

Keyword1:

Keyword2:

Gender:

Household Income:

Age:

Marital Status:

Married:

Single:

Children in Household:

0:

1:

2+:

### Example:

Your\_Company.com sets its bid levels to attract its target customers. With these settings, a new customer searching under "Keyword2" who is a 35 year old, married male, with two children and household income of \$75,000/year and has made purchases from your site in the past will trigger a bid of \$2.20, 0% of which will be passed on to the customer when he clicks to Your\_Company.com's site.

20024

Merchants may elect to pass through a portion of their bid to the consumer to be more aggressive in attracting consumers to their site. Search results will be ranked based on the bid offered. Sites who offer a reward will have that reward listed next to their link.

Example:

Given a certain consumers demographic profile:

Fig 200

Amazon.com bids \$1.50

Pets.com bids \$1.10

SmallFry.com bids \$0.50

CrazyEddy.com bids \$1.00 and elects to pass 25% or \$0.25 through to the visiting consumer

Results display as:

<u>Site</u>	<u>Your reward for visiting</u>
1. <u>Amazon.com</u> <i>The best books online</i>	
2. <u>Pets.com</u> <i>The best pets online</i>	
3. <u>CrazyEddy.com</u> <i>We're crazy! Try us!</i>	\$0.25
4. <u>SmallFry.com</u> <i>We're small, but we try harder!</i>	

Fig. 20b